

130dsc (10/06)

United States Bankruptcy Court

Western District of Missouri

Case No. 06-40629-jwv13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kevin Matthew Curfman
409 E 73rd St
Kansas City, MO 64131

Mary Patricia Curfman
409 E 73rd St
Kansas City, MO 64131

Social Security No.:
xxx-xx-1060

xxx-xx-5592

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/8/10

/s/ Jerry W. Venters
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not property listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0866-4
Case: 06-40629

User: chornyt
Form ID: 130dsc

Page 1 of 2
Total Noticed: 29

Date Rcvd: Jul 08, 2010

The following entities were noticed by first class mail on Jul 10, 2010.

db/db +Kevin Matthew Curfman, Mary Patricia Curfman, 409 E 73rd St, Kansas City, MO 64131-1622
11841286 ++COMMERCE BANK NA, P O BOX 419248, KCREC-10, KANSAS CITY MO 64141-6248
(address filed with court: Commerce Bank NA, P O Box 419248, KCREC - 10,
Kansas City, MO. 64141-6248)
11821618 +Commerce Bank Kansas, Po Box 248, Kansas City MO 64141-6248
11876496 +Galway Financial Services LLC, Check into Cash, 11675 Rainwater Drive, Ste 375,
Alpharetta, GA 30009-8694
11842033 +Household Bank (SB), N.A. (HP Shopping), eCast Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
11892846 Household Finance Corporation, by eCAST Settlement Corporation, as its agent, POB 35480,
Newark NJ 07193-5480
11821621 I.C. Systems, Inc., PO Box 64437, Saint Paul MN 55164-0437
11960718 +Jackson County - Manager of Finance - Bankruptcy, 415 E. 12th St., Kansas City, Mo 64106-2706
11988016 +Litton Loan Services, P.O. Box 829009, Dallas, Texas 75382-9009
11821622 +Litton Loan Servicing, 4828 Loop Central Dr, Houston TX 77081-2166
11824320 +Litton Loan Servicing, LP, 4828 Loop Central Drive, Houston, TX 77081-2166
12840240 +Portfolio Recovery Associates LLC., Po Box 41067, Norfolk, VA 23541-1067
11821623 +South and Associates, 6363 College Blvd Suite 100, Overland Park KS 66211-1881
11821624 +Southwest Nt, Po Box 1401, Wichita KS 67201-1401
11821625 +Target National Bank, PO Box 64548, Saint Paul MN 55164-0548
11851353 +Target National Bank (f.k.a. Retailers National Ba, TARGET VISA, c/o Weinstein & Riley, P.S.,
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339
11821627 +Wffinancial, 8950-C Hillcrest, Kansas City MO 64138-3782

The following entities were noticed by electronic transmission on Jul 08, 2010.

11896879 +EDI: BLINE.COM Jul 08 2010 17:03:00 B-Real, LLC/Chase Bank USA, N.A., Mail Stop 550,
2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317
11828813 +EDI: CAPITALONE.COM Jul 08 2010 17:03:00 CAPITAL ONE BANK, C/O TSYS DEBT MGMT,
PO BOX 5155, NORCROSS, GA 30091-5155
11821615 +EDI: CAPITALONE.COM Jul 08 2010 17:03:00 Capital 1 Bk, 11013 W Broad St,
Glen Allen VA 23060-5937
11821616 +EDI: SEARS.COM Jul 08 2010 17:03:00 Cbusasears, 8725 W Sahara Ave,
The Lakes NV 89163-0001
11821617 +EDI: CHASE.COM Jul 08 2010 17:03:00 Chase, Bank One Card Serv 800 Brooksedge Blv,
Westerville OH 43081-2822
11821619 +EDI: HFC.COM Jul 08 2010 17:03:00 Hfc - Usa, P.O. Box 1547, Chesapeake VA 23327-1547
11821620 +EDI: HFC.COM Jul 08 2010 17:03:00 Household Bank, 90 Christiana Rd,
New Castle DE 19720-3187
11896763 EDI: RESURGENT.COM Jul 08 2010 17:03:00 LVNV Funding LLC., its successors and assigns, as,
assignee of Washington Mutual, Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
11821626 +EDI: CHASE.COM Jul 08 2010 17:03:00 Washmtl/prov, 4940 Johnson Dr,
Pleasanton CA 94588-3308
11827903 +EDI: WFFC.COM Jul 08 2010 17:03:00 Wells Fargo Financial Missouri, Inc, 4137 121st st,
Urbandale, IA 50323-2310
12106970 EDI: ECAST.COM Jul 08 2010 17:03:00 eCAST Settlement Corporation, POB 35480,
Newark NJ 07193-5480
11952480 EDI: ECAST.COM Jul 08 2010 17:03:00 eCAST Settlement Corporation, P.O. Box 7247-6971,
Philadelphia, PA 19170-6971

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13480372* +Portfolio Recovery Associates, LLC., PO Box 41067, Norfolk VA 23541-1067
13350400* +Portfolio Recovery Associates, LLC, P. O. Box 41067, Norfolk, VA 23541-1067
13277987* +Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067

TOTALS: 0, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.